

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re:

Robert Bernatovich,  
  
Debtor.

Case No. 19-12562-amc

Chapter 13

**Disclosure of Compensation of Attorney for Debtor**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, the debtor has agreed to pay .....\$0.00

Prior to the filing of this statement I have received.....\$0.00

Balance due .....\$0.00

2. The debtor was the source of the compensation paid to me.
3. The debtor is the source of compensation to be paid to me.
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - a. analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; and,
  - d. negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
6. By agreement with the debtor, the above-disclosed fee does not include services for representation of the debtor in any:
  - a. representation of the debtor in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

**Certification**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor in this bankruptcy proceeding.

Date: December 11, 2023

/s/ Michael A. Cibik  
Michael A. Cibik (#23110)  
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